

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CHERYL A WOODS

Debtor(s)

Case No. 09-30375

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/19/2009.
- 2) The plan was confirmed on 10/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/13/2011.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,700.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,000.00
Less amount refunded to debtor	\$250.00

**NET RECEIPTS:** **\$7,750.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,095.12
Court Costs	\$0.00
Trustee Expenses & Compensation	\$413.00
Other	\$174.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,682.12**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/VERIZON	Unsecured	386.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	489.00	475.17	475.17	0.00	0.00
AMERICASH LOANS	Unsecured	600.00	575.19	575.19	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	238.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	390.00	390.02	390.02	0.00	0.00
CAVALRY PORTFOLIO SERVICE LLC	Unsecured	297.00	NA	NA	0.00	0.00
CLT FINANCIAL	Unsecured	301.00	366.51	366.51	0.00	0.00
CONTINENTAL FINANCE	Unsecured	621.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	924.00	949.00	949.00	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	870.00	870.00	870.00	0.00	0.00
ECONOMY INTERIORS	Unsecured	1,432.00	2,422.70	2,422.70	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	613.00	613.76	613.76	0.00	0.00
JOLIET FURNITURE MART	Secured	350.00	350.00	350.00	225.00	0.00
JOLIET FURNITURE MART	Unsecured	NA	225.47	225.47	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	2,393.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	473.00	NA	NA	0.00	0.00
PRAIRIE TRAIL CREDIT UNION	Unsecured	62.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	8,015.00	8,015.00	8,015.00	3,459.29	383.59
SANTANDER CONSUMER USA	Unsecured	NA	7,365.48	7,365.48	0.00	0.00
SPRINT	Unsecured	378.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	972.00	972.34	972.34	0.00	0.00
VERIZON WIRELESS	Unsecured	1,935.00	1,935.57	1,935.57	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,015.00	\$3,459.29	\$383.59
All Other Secured	\$350.00	\$225.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,365.00</b>	<b>\$3,684.29</b>	<b>\$383.59</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,161.21</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,682.12</u>	
Disbursements to Creditors	<u>\$4,067.88</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,750.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/26/2011

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.